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In America, we have the best health care in the world: the best doctors, the best hospitals, and the most sophisticated technology. Despite this, we spend twice as much on health care as other prosperous nations, and Americans don't live as long and aren't as healthy. Currently 47 million Americans are uninsured and most Americans are at risk of losing their insurance if they get sick, lose their job, or get sick and lose their job. Health insurance reform is essential to ensuring coverage and controlling health care costs, now and in the future.

Congress has been debating health care for more than a year. I have traveled throughout the Triangle and Triad, received and read thousands of letters and emails, talked and listened to people with many different views on healthcare reform before deciding to vote "yes" on the final health care bill.

The cornerstone of the health care bill is reforming the health insurance industry. This reform would require new regulation of health insurance that is no stricter than what most states require of car insurance. Regulation would include requiring insurance companies to cover anyone who applies, regardless of their medical history. It would prohibit companies from charging more if someone has a preexisting condition and ensure that basic benefits are included in every insurance policy so you don't find that you aren't covered once you get sick. The bill will also expand Medicaid to the lowest income people as well as help low wage workers buy basic health insurance. The goal of the bill is to ensure affordable insurance coverage to all Americans.

Here are just some of the benefits North Carolinians in the 13th District will see from health care reform:

- 451,000 residents will see improvements in their current health care coverage.
- 14,700 residents who can't buy health insurance now because of a pre-existing condition will be able to obtain coverage.
  
- Up to 189,000 families will get tax credits to help make health insurance more affordable.
- Up to 16,800 small businesses will get tax credits to help make health insurance more affordable for their employees.
- 100,000 Medicare beneficiaries will see better care and will pay less for prescription drugs because the Medicare Part D donut hole will be closed.
- 64,000 young adults will be able to stay on their parents' health insurance policy until their 26th birthday.
- 72,000 uninsured residents will have access to health care coverage.
  
- 900 families won't have to file for bankruptcy due to unaffordable health care costs.
- 12 community health centers will receive millions of dollars in new funding to see thousands of new patients.

This analysis is based upon the following sources: the U.S. Census (data on insurance rates, small businesses, and young adult population); the Centers for Medicare and Medicaid Services (data on Medicare and Part D enrollment); the Department of Health and Human Services (data on health care related bankruptcies, uncompensated care, and pre-existing conditions); the Health Resources and Services Administration (data on community health centers); and the Congressional Budget Office (estimates of the percentage of citizens with health insurance coverage under health care reform legislation).

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